

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA  
4 DIVISION**

In re:

GARRETT ALLEN DESPAIN  
VERONICA LYNN CHAVEZ  
Debtor(s)

Case No. 15-bk-12693-SHG

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Dianne Crandell Kerns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/02/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/08/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$186,801.15.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$1,880.00
Less amount refunded to debtor	\$1,757.80

**NET RECEIPTS:****\$122.20****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$122.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$122.20**

Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AG	Unsecured	NA	398.90	398.90	0.00	0.00
ARIZONA DEPARTMENT OF REVEI	Priority	NA	2,985.02	2,985.02	0.00	0.00
ARIZONA DEPARTMENT OF REVEI	Unsecured	NA	545.84	545.84	0.00	0.00
ARROWHEAD COLLECTIONS, INC.	Unsecured	271.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,259.00	22,931.83	22,931.83	0.00	0.00
CAPITAL ONE BANK	Unsecured	722.00	730.60	730.60	0.00	0.00
CAPITAL ONE BANK	Unsecured	402.00	416.52	416.52	0.00	0.00
CITIBANK, N.A.	Unsecured	1,594.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	1,428.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICES, INC.	Unsecured	562.00	NA	NA	0.00	0.00
GATEWAY ONE LENDING & FINAN	Secured	4,859.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	13,735.07	13,735.07	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	17,706.31	15,463.87	15,463.87	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	3,635.22	3,635.22	0.00	0.00
J R BROTHERS FINANCE, INC.	Unsecured	483.00	NA	NA	0.00	0.00
KENNETH EISEN & ASSOCIATES	Unsecured	494.00	NA	NA	0.00	0.00
LOANME INC	Unsecured	10,597.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	722.97	722.97	0.00	0.00
PENNYMAC	Secured	162,274.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	449.00	477.40	477.40	0.00	0.00
REGIONAL ACCEPTANCE CORPOR.	Unsecured	15,483.69	15,483.69	15,483.69	0.00	0.00
THUNDER ROAD FINANCIAL	Secured	9,976.00	NA	9,512.20	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,447.00	14,944.38	14,944.38	0.00	0.00
VERONICA LYNN CHAVEZ	Unsecured	NA	NA	NA	0.00	0.00
WINSLOW SANTA FE CREDIT UNIC	Unsecured	3,813.00	NA	NA	0.00	0.00

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<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,931.83	\$0.00	\$0.00
All Other Secured	\$13,147.42	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,079.25</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,448.89	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18,448.89</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,455.37</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$122.20</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$122.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2016

By: /s/ Dianne Crandell Kerns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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